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The following constitutes  
the order of the court. Signed January 20, 2011

  
Roger L. Efremsky  
U.S. Bankruptcy Judge

Attorney for the Debtor

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

In re:	)	Case No. 10-71567 RLE 13
	)	
<b>Floyd Hughes Broach Sr.,</b>	)	Chapter 13
	)	
Debtor.	)	Judge: Honorable Roger L. Efremsky
	)	Date: <i>[No Hearing Set Unless Requested]</i>
	)	Time:
	)	Location: 1300 Clay Street, Room 201,
	)	Oakland, CA
	)	

**ORDER GRANTING DEBTOR'S MOTION TO AVOID JUDICIAL LIEN OF DISCOVER BANK**

Floyd Hughes Broach Sr., the debtor in the above Chapter 13 case (the "Debtor"), filed the MOTION TO AVOID JUDICIAL LIEN OF DISCOVER BANK (the "Motion") and requested the judgment lien of Discover Bank, recording number DOC-2003-0064209-00 filed in Contra Costa County (the "Judicial Lien"), that was recorded on the Debtor's residence at 5518 Panama Avenue, Richmond CA 94804, also known as parcel number 510-152-007-9, be avoided and treated as an unsecured claim pursuant to 11 U.S.C. § 522(f)(1).

The Court, finding that service of the Motion and notice of opportunity for hearing pursuant to Bankruptcy Local Rule ("B.L.R.") 9014-1(b)(3) is proper, finding that a timely objection or request for hearing was not made by Discover, finding that the Debtor's request for relief by default pursuant to B.L.R. 9014-1(b)(4) is proper, and good cause appearing therefor,

1           **IT IS HEREBY ORDERED:**

- 2           1.     The Motion is GRANTED;
- 3           2.     The Judicial Lien is void and Discover's claim, proof of claim entry #1, is to be
- 4                 treated as unsecured; and
- 5           3.     The Debtor may record this Order with the Contra Costa County Clerk Recorder
- 6                 to further carry out this Order.

7                           **\*\* END OF ORDER \*\***

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**Court Service List**

Discover Bank  
c/o CIR Law Office, LLP  
8665 Gibbs Dr., Ste. 150  
San Diego, CA 92123

Discover Bank  
c/o David W. Nelms, CEO  
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Discover Bank  
Dfs Services LLC  
PO Box 3025  
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Floyd Hughes Broach Sr.  
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